

[DRAWINGS]

Fig. 1

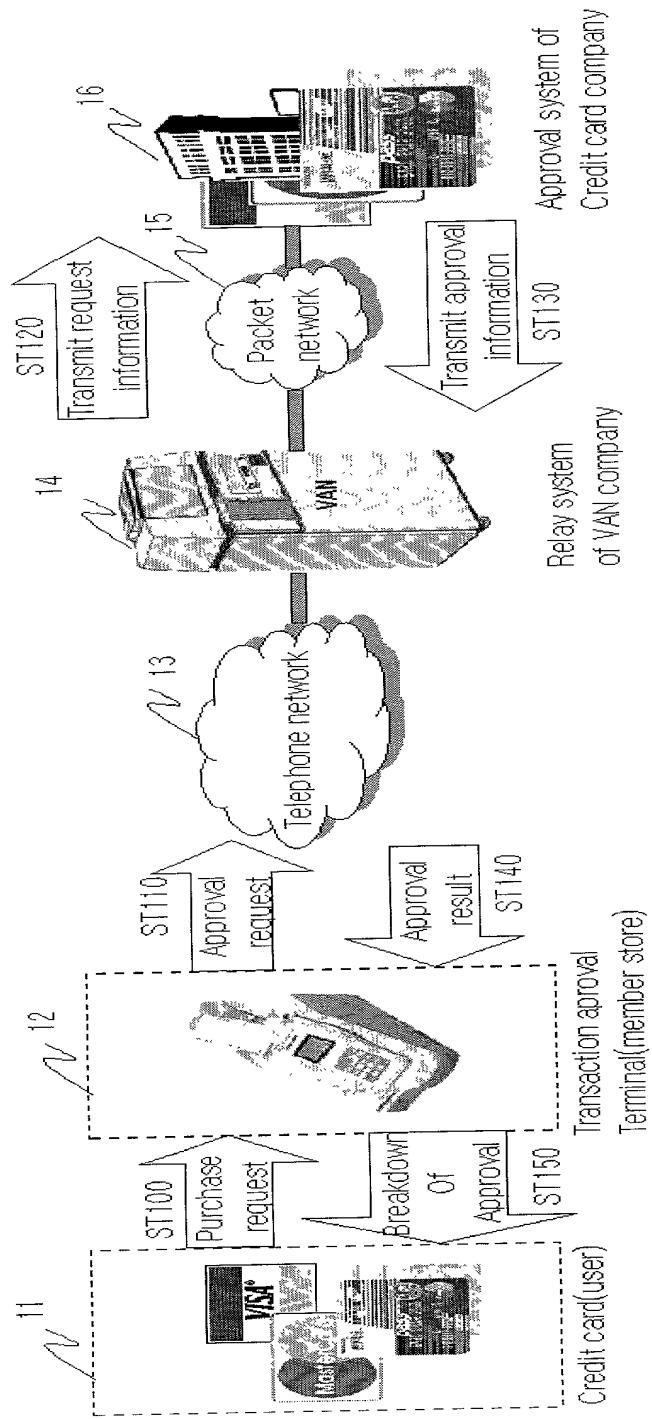


Fig. 2

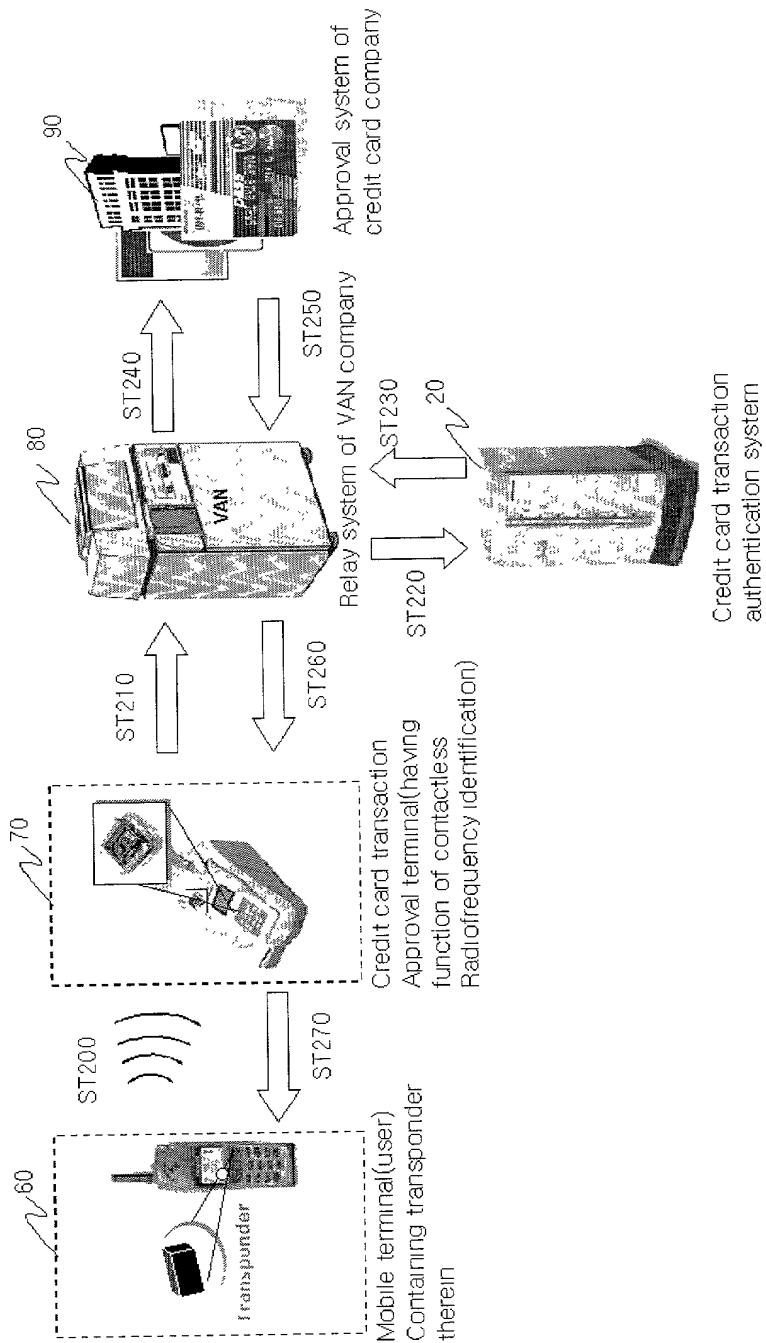


Fig . 3

09324260 : 09324260

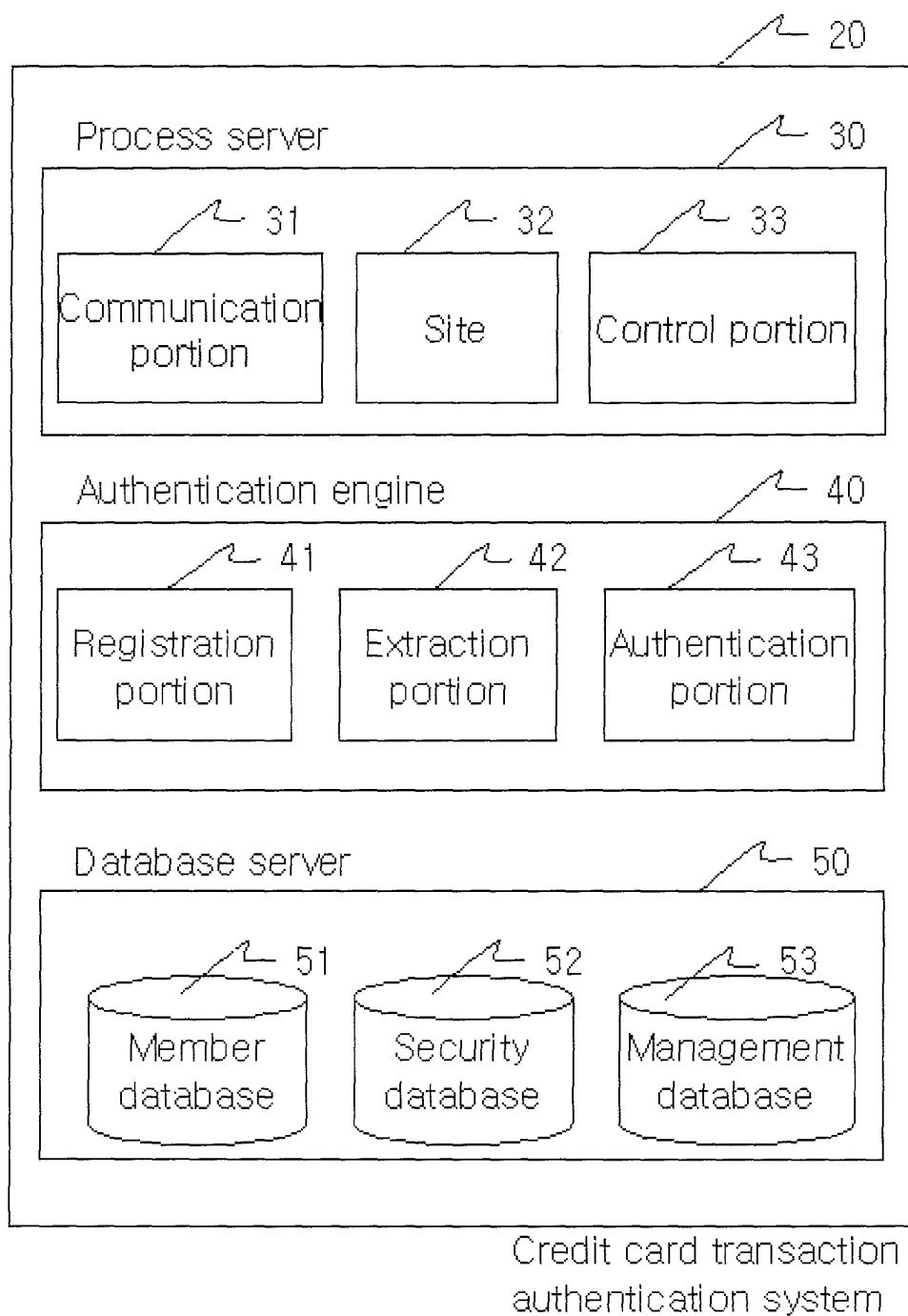


Fig. 4

Flowchart of credit card authentication process

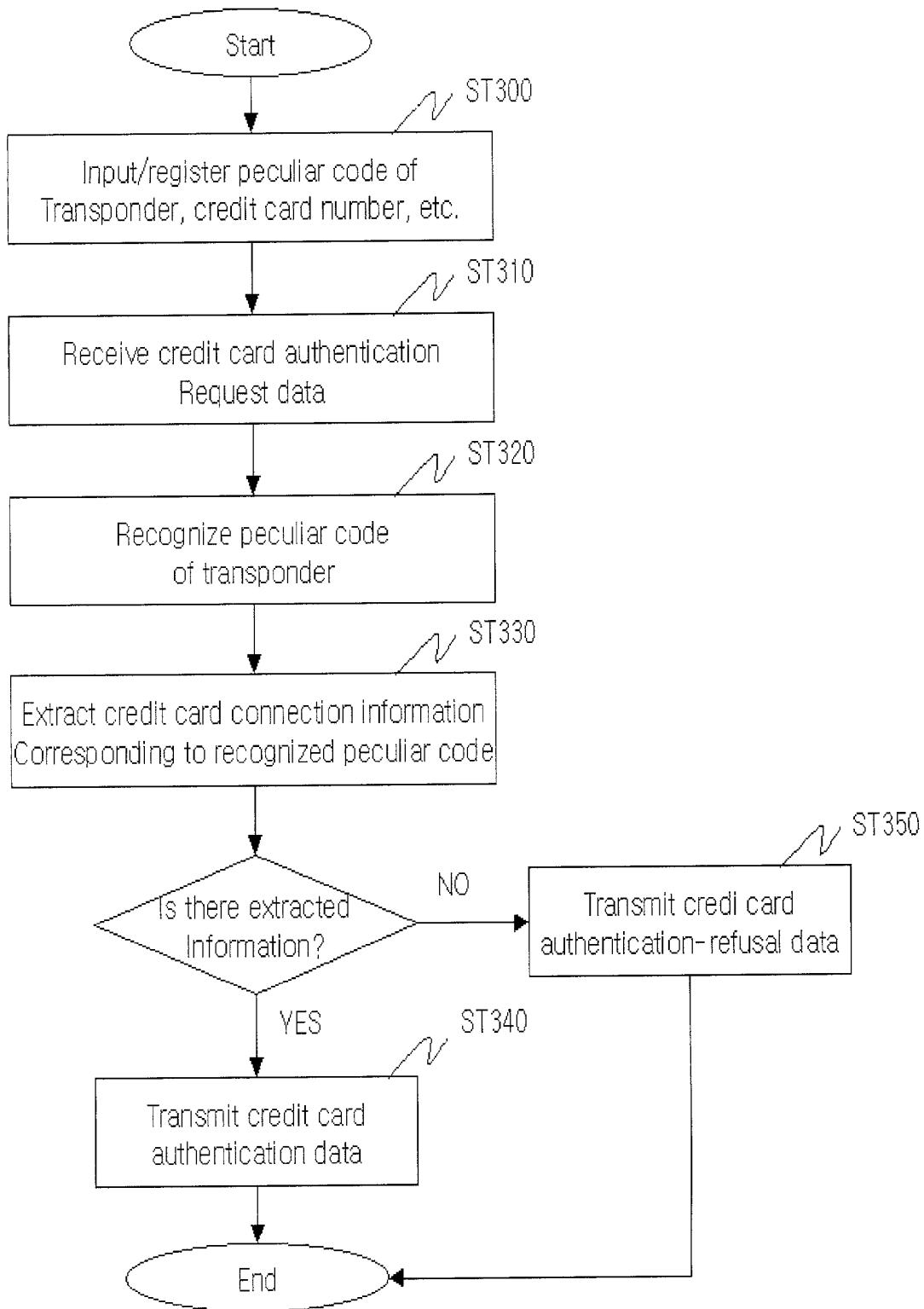


Fig. 5

TELECOM PROCESS

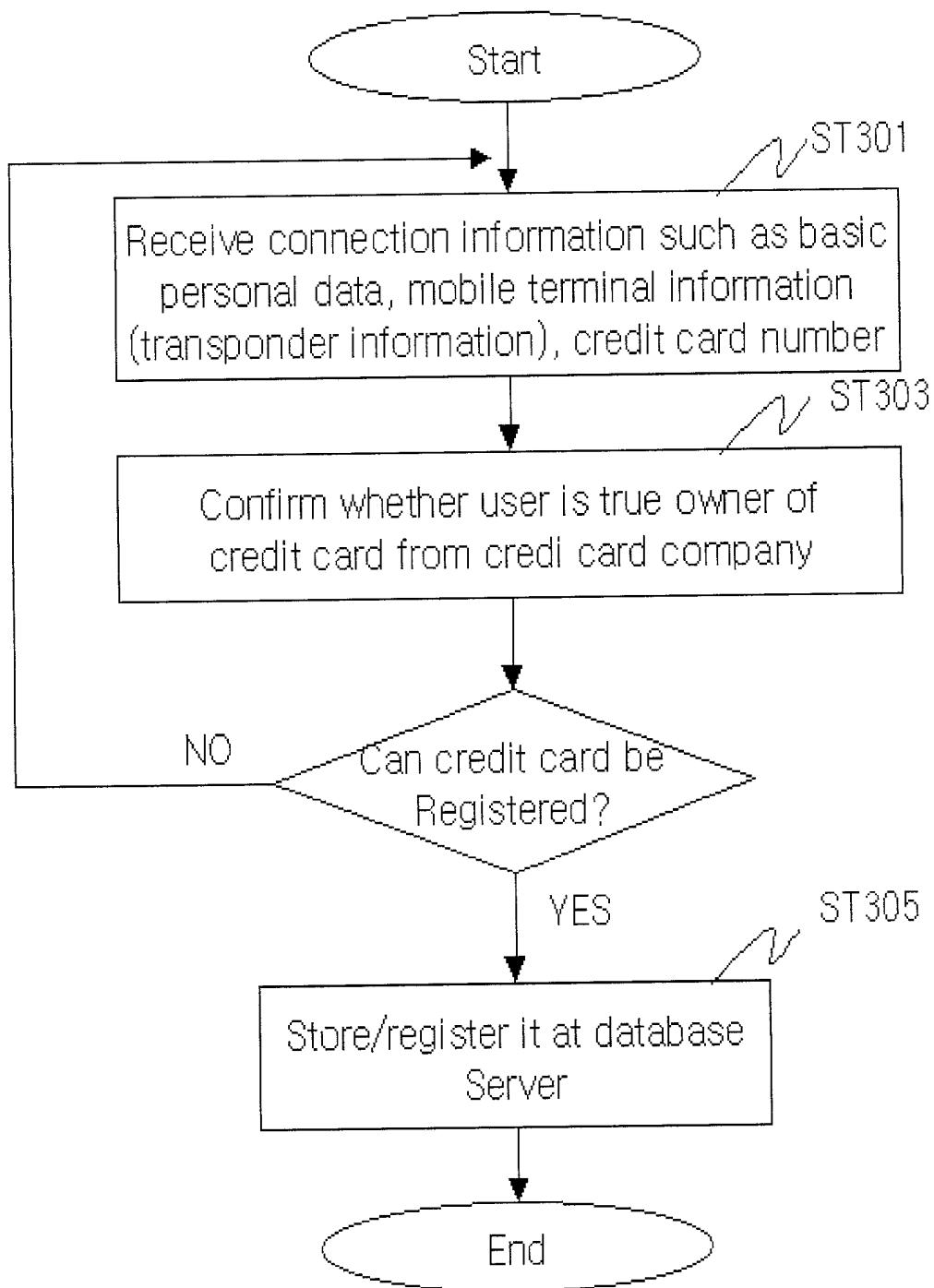


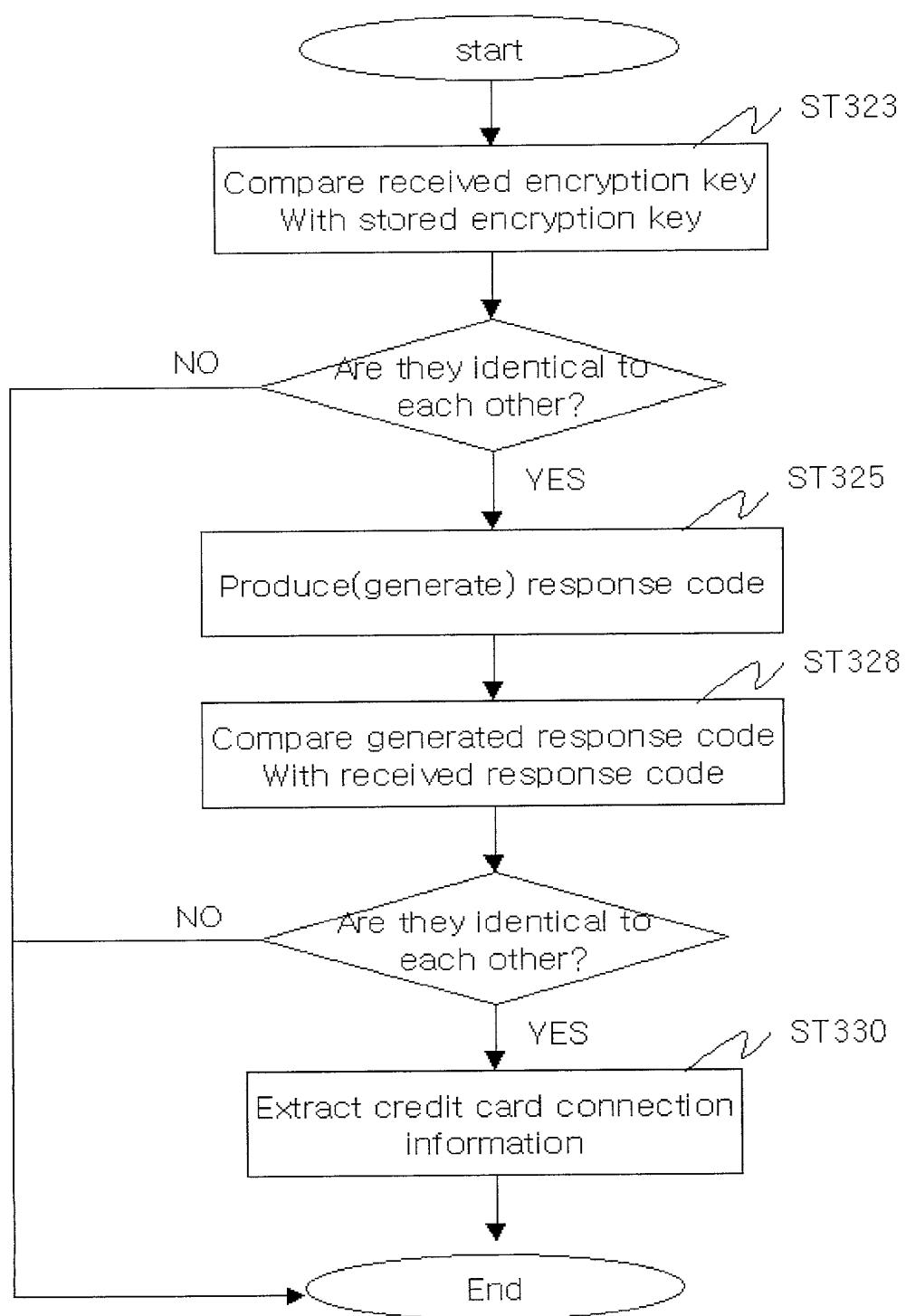
Fig. 6

Fig. 7

PCT/JP2007/050660

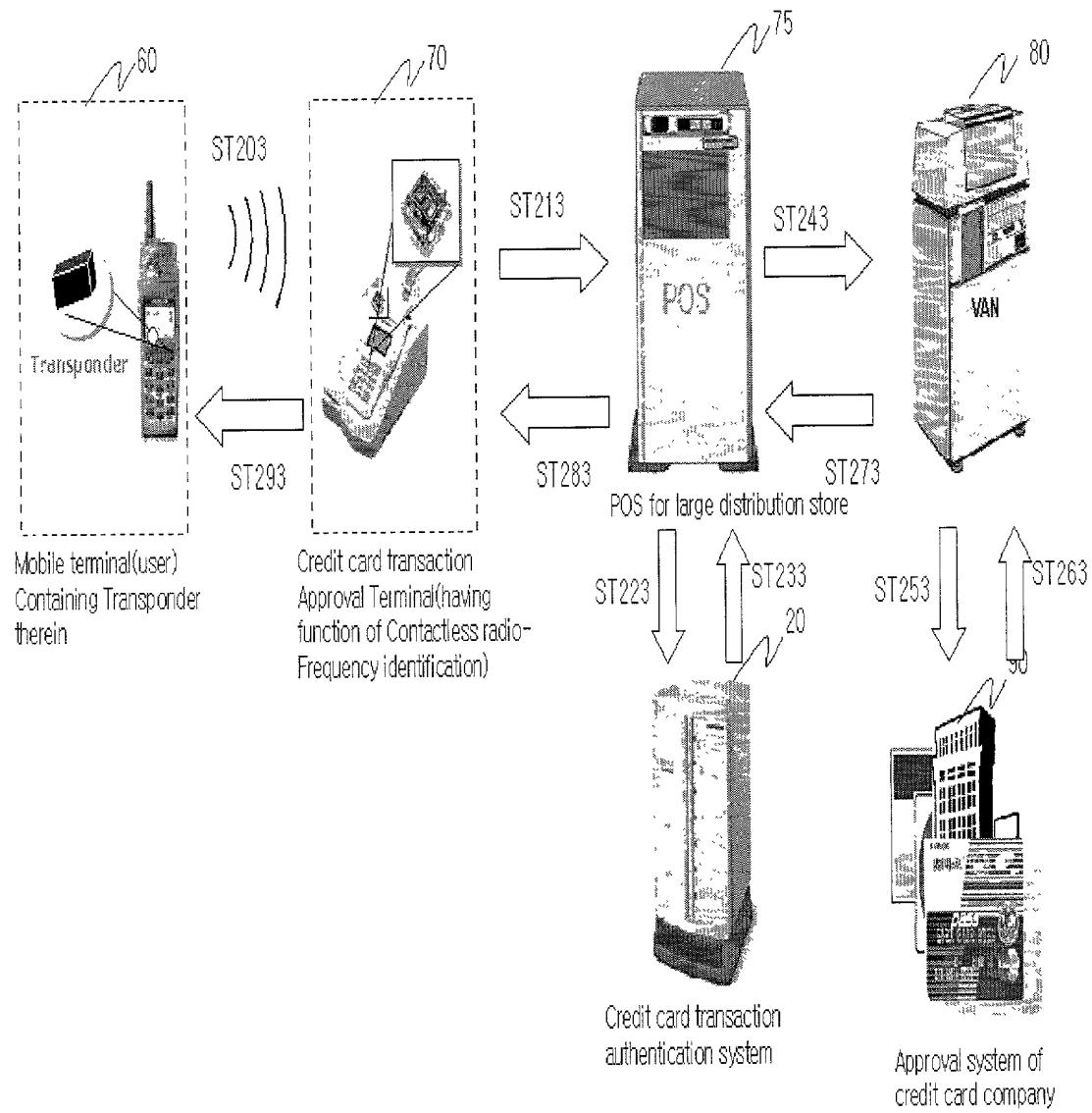


Fig. 8

PCT/JP2003/006660

